

# MARYLAND WIC PROGRAM & MARYLAND DEPARTMENT OF AGRICULTURE



**FARMERS' HANDBOOK  
2018**



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# Introduction

Dear Maryland Farmer,

There are two United States Department of Agriculture (USDA) programs available for farmers to participate in, these programs are:

1. The Farmers' Market Nutrition Program (FMNP) for WIC and Seniors (SFMNP)
2. The Special Supplemental Nutrition Program for Women, Infants and Children (WIC) Fruit & Vegetable Benefit (FVB).

The FMNP provides checks for WIC and Senior participants to purchase fresh, unprepared, locally grown fruits and vegetables from June through November. This program also expands the awareness of the variety of local fruits and vegetables that can be found at farmers markets and has the potential to increase farmer sales. In addition to the FMNP checks, the WIC Program provides fruit and vegetable benefits (FVBs) to WIC participants to purchase fruits and vegetables at farmers' markets and grocery stores throughout the year.

This Farmers' Handbook will provide you with instructions on what participants can buy under each program and how to accept and process both the FMNP checks and the WIC Fruit and Vegetable Benefit.

# What Can Be Purchased

## The Farmers' Market Nutrition Program

Farmers' Market Nutrition Program (FMNP) was established by Congress in 1992 to provide fresh, unprepared, locally grown fruits and vegetables to WIC participants and seniors. This program also expands the awareness of farmers' markets and the variety of locally grown produce.

### Allowed

- All locally grown fruit, vegetables and herbs grown by an authorized farmer.
- Seniors only may purchase honey.
- 

### Not Allowed



- Foods processed or prepared beyond their natural state except for usual harvesting and cleaning processes.
- Jams
- Jellies
- Breads
- Maple Syrup
- Cider
- Nuts
- Seeds
- Dried Plums (prunes)
- Dried Chilies or Tomatoes
- Eggs or cheese
- Meat or seafood

If you have questions about allowable fruits and vegetables permitted for purchase using FMNP checks, please contact the Maryland Department of Agriculture (MDA) at 410-841-5776.

# Farmers' Market Nutrition Program Checks

Farmers' Market Nutrition Program (FMNP) checks are processed by the Maryland Department of Agriculture's Farmers' Market Nutrition Program and distributed by WIC clinics to FMNP participants and by Senior Centers to the senior participants. FMNP checks are issued for a set dollar amount. Each WIC family participating in the FMNP receives at least four, \$5 checks to spend throughout the growing season. Each senior receives six, \$5 checks. The farmer always receives payment for the full amount of the check no matter what the purchase amount is. If the participant buys more than the amount on the check, they must pay the difference in cash.

The color of the FMNP checks change every season to help you easily identify valid checks. Please pay attention to the color and dates of the checks each year. **You must follow the Maryland Department of Agriculture's guidelines for accepting these checks and depositing for payment.**

<b>Maryland 2018 Farmers' Market Nutrition Program</b>		Account # 808629 75-1048/019	<b>200001</b>
Pay to the order of authorized <b>Maryland Farmers' Market Vendor</b>		PRINT DATE OF USE	LAST DATE OF USE
Farmer must deposit no later than December 7, 2018		6/01/18	11/30/18
NOT VALID AT GROCERY STORES		PAY EXACTLY	
Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.		<b>\$ 5.00</b>	
Check out: <a href="http://www.mdnutrition.org">www.mdnutrition.org</a> Click on Locally Grown to find a farmers market near you.		NO CHANGE GIVEN	
 		VENDOR NUMBER HERE	
CITIZENS ALLIANCE BANK • HONOLULU, HI 96813 • CLARK CITY, MD 21031		PARTICIPANT'S SIGNATURE	

<b>Maryland 2018 Senior Farmers' Market Nutrition Program</b>		Account # 808637 75-1048/019	<b>800001</b>
Pay to the order of authorized <b>Maryland Farmers' Market Vendor</b>		PRINT DATE OF USE	LAST DATE OF USE
Farmer must deposit no later than December 7, 2018		6/01/18	11/30/18
NOT VALID AT GROCERY STORES		PAY EXACTLY	
Good for the purchase of fresh, locally grown vegetables, fruits, honey, and cut herbs from a SFMNP Vendor. Any other use constitutes fraud.		<b>\$ 5.00</b>	
Check out: <a href="http://www.mdnutrition.org">www.mdnutrition.org</a> Click on Locally Grown to find a farmers market near you.		NO CHANGE GIVEN	
 		VENDOR NUMBER HERE	
CITIZENS ALLIANCE BANK • HONOLULU, HI 96813 • CLARK CITY, MD 21031		PARTICIPANT'S SIGNATURE	

# Processing WIC & Senior FMNP Checks

Follow these procedures when accepting WIC FMNP or SFMNP checks.

## The customer should:

- Select the produce they wish to purchase.
- Inform the farmer they are paying with a WIC FMNP or SFMNP check.
- Sign the check on the signature line.
- Give the farmer the WIC FMNP or SFMNP check.

## The farmer should:

- Allow purchases to be combined with cash purchases (*if the total of the items being purchased exceeds the value of the check, the customer pays the difference*).
- **Not** provide change if the purchase amount is less than the face value (\$5) of the FMNP check.
- Allow FMNP checks to be combined (*for example, two \$5 FMNP checks may be used for a \$10 total purchase*).

# **The Maryland WIC Program's Fruit & Vegetable Benefit**

In 2007, the U.S. Department of Agriculture, Food and Nutrition Service modified the WIC food package to include fruits and vegetables for women, infants and children. Federal regulations specify the types of fruits and vegetables that can be purchased with WIC fruit and vegetable benefits (FVBs).

## **Allowed**

- Any variety of fresh whole or cut fruit or vegetable from any source.

## **Not Allowed**

- Vegetables or fruit with added sugars, fats or oils
- Herbs, spices, Ketchup or other condiments
- Pickled vegetables, olives, juices or soups
- Creamed or sauced vegetables
- Vegetable-grain (pasta or rice) mixtures
- Fruit-nut mixtures; breaded vegetables
- Fruits and vegetables for purchase on salad bars
- Peanuts
- Ornamental and decorative fruits and vegetables such as chili peppers on a string, gourds, painted pumpkins, fruit baskets, and party trays
- Items such as breads, blueberry muffins and other baked goods
- Fruit leathers, fruit roll-ups, and fruit pouches

Mature legumes (dry beans and peas) and juices are provided as separate WIC food categories and are not authorized to be purchased with FVBs.


If you have questions about allowable fruits and vegetables permitted for purchase by WIC participants using FVBs, please contact the Maryland WIC State office at 410-767-5722.



# The Maryland WIC FVB

Maryland WIC has changed from paper checks to an electronic benefits issuance system called **eWIC**. Instead of issuing checks, benefits are loaded to the family eWIC account.

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT ANGLE TO VIEW

	AGENCY <b>1337</b>	PARTICIPANT ID NO. <b>200 835 092</b>	NAME OF PARTICIPANT (LAST, FIRST, M.I.) <b>Test, Alice R.</b>		CHECK NUMBER <b>75154787</b>
	FIRST DATE TO SPEND <b>February 23, 2015</b>	DATE REQUESTED <b>2/23/2015</b>	STORAGE USE ONLY <b>1</b>	LAST DATE TO SPEND <b>March 12, 2015</b>	CASHIER FILL IN EXACT AMOUNT OF SALE
CATEGORY: C2					DOLLARS CENTS
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: 1 64 ounce container juice 1 dozen eggs 1 gallon 1% (lowfat) or fat-free (nonfat) fluid milk 1 half gallon 1% (lowfat) or fat-free (nonfat) fluid milk 1 pound dry OR 4 (15 to 16 oz) canned beans, peas, or lentils OR 18 oz or less peanut butter 1 pound whole wheat bread OR brown rice OR whole wheat or soft corn tortillas					CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR \$
Maryland WIC Payable through: An ATM State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY <b>X</b>			VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND

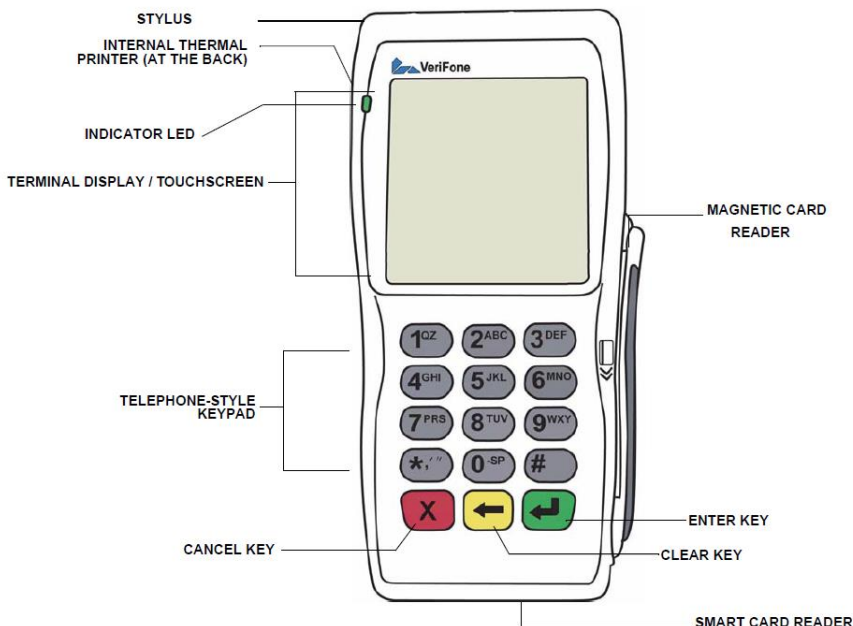


WIC fruit & vegetable benefits are loaded onto the family eWIC account. Children receive \$8 and women receive \$11 or \$16.50 monthly, year-round, to purchase fruits and vegetables. WIC participants may purchase any produce with their FVBs except those items listed on page 8.

# Equipment for Processing eWIC

The Maryland WIC Program provides the farmer with point-of-sale (POS) equipment to process eWIC transactions.

- You will sign an agreement with our third-party processor (Solutran) for the use of the equipment and to set up direct deposit for payment on approved eWIC transactions.
- The terminal is shipped to the farmer.
- Once you receive the terminal, Solutran will set up phone training.
- You will need a non-public WiFi or a “hotspot” for an internet connection. Most smart phones can be used as a hotspot.
- A public internet connection will not work because the wireless terminal does not have a web browser, which is required to accept “terms of use” for this connection.
- There are NO transaction fees.



# Processing Maryland eWIC Transactions

## The eWIC transaction:

- Customer selects their fruits and vegetables.
- Farmer totals the produce selected by participant.
- Farmer slides eWIC card on terminal.
- Customer enters PIN.
- Farmer enters amount of sale.
- The sale completes, and farmer gives customer receipt.

Amount of purchase



D-WIC MART #4  
900004 MAIN STREET  
ANY TOWN, MD 12345  
(012) 345-6789

DATE: 05/22/2018 TIME: 07:25 AM  
RETAILER: 0900004 USER: 1000  
TERMINAL: 00001055 SEQUENCE: 0040

**WIC PURCHASE**

CARD ACCOUNT: \*\*\*\*\*7055  
VENDOR ID: A21931  
SETTLEMENT DATE: 05/22/18  
REFERENCE NUMBER: 220520180040

TOTAL REQUESTED 4.00

BENEFIT SUMMARY:

4.00 \$\$\$	4469 Generic PLU	
	Item #: 44691	
	4.00 @ \$1.00	4.00

WIC SUBTOTAL 4.00  
WIC TOTAL 4.00

ITEMS PURCHASED: 1

REMAINING WIC BENEFITS:

16.00 OZ	Cheese
1.00 DOZ	Eggs
36.00 OZ	Cereal
2.00 CTR	PeanutButter
1.00 PKG	Bread/Whole Grains
7.00 \$\$\$	Fruit and Vegetable
4.00 GAL	Skin/1x Fluid Milk
1.00 HGL	Skin/1x Milk
1.00 QT	Skin/1x Milk
3.00 CTR	Juice 11.5-12ozFrzn

WIC BENEFITS EXPIRE ON: 06/16/2018

RESULT: APPROVED  
AUTH NUMBER: 626589  
TRACE NUMBER: 180040

**Approved**

DISPENSE GOODS  
CARDHOLDER COPY

Approval of Sale



# FVC/FMNP Comparison

The chart below illustrates how accepting and processing WIC FVBs and FMNP checks are different. It is important for you to know that WIC participants may use both FVBs and FMNP checks at your stands. Make sure that your staff know the difference.

**\*\*Please contact the Maryland Department of Agriculture if you are experiencing rejected FMNP checks.**

*Comparison Between WIC Fruit and Vegetable Benefit (FVB) and Farmers' Market Nutrition Program (FMNP) Checks*

	FVB Fruit and Vegetable Benefit	FMNP Farmers' Market Nutrition Program Checks
<i>When Issued?</i>	Monthly, Year-round	Once every year during the market season
<i>What are the dollar values of the FVB's and checks?</i>	\$8    \$11    \$16.50	\$5 (4 checks totaling \$20)
<i>Can the participant pay cash if the purchase price exceeds the value of the FVB or FMNP check?</i>	Yes	Yes
<i>Can the participant receive change if the purchase price is less than the value of the FVB or FMNP check?</i>	No	No
<i>Is the participant's name on the eWIC Card or FMNP check?</i>	No	No
<i>Customer Usage</i>	Participant must have FVB benefits in their benefit balance	Participant may use check anytime between June 1 and November 30
	Farmer must slide eWIC card on Point of Sale equipment (POS)	Price is pre-filled
	Participant must enter PIN	Participant must sign checks (folder is no longer required)
<i>Product Types</i>	Fruits and Vegetables from any source	Grown in Maryland or contiguous counties of bordering states
	No herbs	Herbs allowed
<i>Deposit Procedure</i>	No deposits	Farmers must stamp all FMNP checks with their FMNP stamp
	Payment is automatically deposited to bank account	Farmers can deposit checks anytime between June 1 and December 7
	Payment is usually received within 2 days	Farmer is responsible for returned check fees if returned by the bank
<i>Agreement with the State</i>	Each individual farmer must have a signed written agreement with the MD WIC Program & MD Dept. of Agriculture (a 3 year joint agreement) and update selling locations annually. Farmer must also have a signed agreement with Solutran for POS equipment.	Each individual farmer must have a signed written agreement with the MD Dept. of Agriculture and update selling locations annually.
<i>Training</i>	Each farmer must attend training on regulations and procedures of FVBs in first year of program participation, and review and sign-off on annual updates thereafter	Each farmer <b>must attend training</b> on regulations and procedures of FMNP in first year of program participation, and review and sign-off on annual updates thereafter
<i>Questions</i>	Contact the WIC Vendor Unit at 410-767-5722	Contact the Dept of Agriculture at 410-841-5776

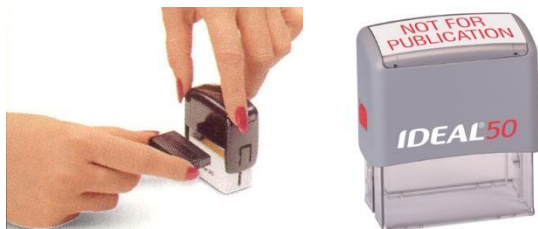
# Training Materials

The Maryland WIC Program offers training materials to its farmers at no cost. These materials are developed to help you train employees working at your stand and serve as convenient refreshers. They can also provide answers to questions and help with problems that you may encounter. To order any of these materials, please contact the State WIC Office at 410-767-5722. They can also be found online at [www.mdwic.org](http://www.mdwic.org) in the WIC farmer section of the website.

## The Farmer Identification Stamp

Use the same farmer identification stamps provided by MDA to stamp the Maryland FMNP and SFMNP checks. If you lose your stamp, or if it requires replacement, you should contact MDA.

Clean your stamp if it becomes dirty. Pay close attention to the image quality of the stamp's impression on your checks. If it is faded or illegible, re-ink the pad on the pull-out tray located on the side of the stamp or replace the stamp. For your reference, the brand of the stamps initially provided is IDEAL 50®, which is a premium quality self-inking stamp from M&R Marking Systems Inc. Illegible images may result in your FVCs being rejected for payment by the bank.



# Farmer Monitoring and Investigations

## Monitoring Visits

The Maryland WIC Program and the Maryland Department of Agriculture regularly monitor FMNP and WIC authorized farmers to verify compliance with the requirements of the Programs. The monitor will introduce him/herself, walk around, inspect any FMNP checks the farmer has on hand, and may observe a WIC or FMNP transaction.

The monitor conducting the review will check to see that:

- The FMNP/SFMNP sign is posted
- The eWIC Accepted Here sign is posted (eWIC farmers only)
- Farm name is displayed
- Prices are posted
- The correct FMNP and FVB redemption procedures are being followed

Any violation of WIC regulations is noted on a monitoring form. The person monitoring the farmer will discuss the findings with the farmer or farm representative and will be asked to sign the monitoring form. A copy of the form will be mailed to the farmer with a warning notice if violations are found. A follow-up visit will be conducted following the violation to see if corrective action has been taken.

## Compliance Investigations

A farmer may also be the subject of compliance investigations. Compliance investigations are conducted by a contractor or a designated person who poses as a WIC participant. The undercover investigator will follow specific instructions provided by the Program. The purpose of compliance investigations is to verify compliance with WIC Program rules, federal regulations, and any other established procedures. **The farmer will not know he/she is under investigation, nor will he/she be notified of any violations uncovered until the investigation is finished.** The undercover investigators look for violations including but not limited to substitution of non-WIC FVB or FMNP items, overcharges, charging for food not received and trafficking FMNP or WIC FVBs. These violations may result in disqualification.

# WIC Appeals

Farmers may appeal a disqualification. You will receive a letter at least 15 days before the WIC Program takes any action against you. The letter will include the reason(s) for the action and advise you of your right to appeal the Program's decision. Your appeal must be received or postmarked by the United States Postal Service within 10 days of the date you receive the notification of proposed disqualification.

A farmer can request a hearing by filing a written request with:

State WIC Director  
Maryland WIC Program  
201 W. Preston Street, 1<sup>st</sup> Floor  
Baltimore, Maryland 21201

The Office of Administrative Hearings shall have jurisdiction over the hearings. If a hearing is requested, the agency shall hold the hearing pursuant to:

Health-General Article, §§18-107(a) and 18-108,  
Annotated Code of Maryland;

State Government Article, Title 10, Subtitle 2,  
Annotated Code of Maryland;

COMAR 10.01.03;

COMAR 28.02.01; and

COMAR 10.54.03.18.



**A farmer may *not* appeal the following actions:**

1. Disqualification from WIC resulting from a violation of COMAR 10.54.03.15B(1)(m);
2. The State agency's decision as to whether a participant hardship exists (thereby warranting a civil money penalty in lieu of disqualification);
3. The expiration of a farmer agreement; or
4. The State agency's determination whether to notify a farmer in writing when an investigation reveals an initial violation for which a pattern of violations must be established in order to impose a sanction.

# Farmer Complaints

WIC participants are not permitted to cause a disturbance, abuse your employees, or violate the procedures for redeeming FVBs or FMNPs. If you have a complaint against a WIC participant, make a copy of the blank Farmer Complaint Form on page 19, complete the form and send it to the State WIC office. The Farmer Complaint Form is also available online at [www.mdwic.org](http://www.mdwic.org) in the WIC farmer section of the website. You should provide as much detail as you can about the complaint (who, what, when, where, etc.). Please be sure to identify yourself in the area designated for the FMNP I.D. Number. The complaint will be investigated, and the appropriate action taken. *For reasons of confidentiality, we may not disclose actions taken against WIC participants.*

**Fax Number for State WIC Office:            410-333-5683**

**You may also mail the form:**

**Maryland WIC Program  
201 W. Preston Street, 1<sup>st</sup> Floor  
Baltimore, MD 21201**

## FARMER COMPLAINT FORM

Instructions: If you have a complaint against a WIC participant, complete this form (except for the section below shaded area at the bottom of the page) and mail or fax it to the State WIC Office. **If more room is needed, use the back of this form or attach a separate page.**

eWIC Card Number \_\_\_\_\_

Participant's name \_\_\_\_\_ Date and time of incident \_\_\_\_\_

☐ Abused staff by \_\_\_\_\_

☐ Bought/tried to buy unauthorized items: \_\_\_\_\_

☐ Redeemed/tried to redeem an invalid FVB. Explain: \_\_\_\_\_

☐ Returned/tried to return WIC foods: \_\_\_\_\_

☐ Other: \_\_\_\_\_

What action did your staff take? \_\_\_\_\_

Witnesses: \_\_\_\_\_

Farmer's name: \_\_\_\_\_ FMNP ID number: \_\_\_\_\_

Person making this report: \_\_\_\_\_

*Fax to State WIC Office: 410-333-5683. You may also mail this form to: Maryland WIC Program, 201 W. Preston Street 1st Floor, Baltimore, MD 21201*

### For State Use Only:

Instructions: Explain any action taken and note the same in WOW.

Action taken:

Local Agency or Staff signature: \_\_\_\_\_ Title: \_\_\_\_\_

# Frequently Asked Questions

**Can my customers combine their FMNP checks to maximize their purchases?**

**Answer:** *Yes, your customers may combine their FMNPs (for example, use three \$5 FMNPs for a combined purchase of \$15).*

**Where can we obtain replacement FMNP stamps?**

**Answer:** *Replacement stamps may be obtained from your contact person at MDA. Please call 410-841-5776 to request a replacement stamp.*

**We have unsigned FMNP checks. How can we get the customer to return and sign them?**

**Answer:** *We are unable to contact the participants. For this reason, be sure to obtain the customer's signature at the end of the purchase.*

**My WIC customer isn't sure how much they have to spend in fruit and vegetable benefits. How can I find out how much they have available to spend?**

**Answer:** *You can run a Balance Inquiry on the POS machine. Select "Balance Inquiry", scan the eWIC card, customer enters their PIN and the balance will print.*

**Can I be reimbursed for my rejected FMNP fees?**

**Answer:** *MDA cannot reimburse you for rejected check fees.*

**Is my stand required to post the *FMNP /SMNP Accepted Here* sign or can we develop our own?**

***Answer:*** *FMNP authorized farmers must post the Program provided sign even if the farmer has developed their own sign.*

**Is my stand required to post the *eWIC Accepted Here* sign or can we develop our own?**

***Answer:*** *WIC authorized farmers must post the Program provided sign even if the farmer has developed their own sign. Note: use of the WIC acronym or logo is prohibited unless prior approval has been obtained from the Program.*

**My stand carries other foods such as cheese and bread. Can I sell these foods to customers using FMNP and eWIC fruit and vegetable benefits?**

***Answer:*** *No. You may only accept FVBs and FMNP checks for eligible foods as described in this manual. If you sell these items and your customer wants to purchase them and pay for them on their own, they may do so; however, this would not be considered a WIC or FMNP purchase.*

**Why do the FMNP and WIC Programs put restrictions on foods, such as those in the DO NOT BUY list?**

***Answer:*** *Both programs are USDA federally funded and regulated programs. Because the goal of these programs is to promote good health, the foods they provide must supply the highest level of nutrients.*

**My stand carries cultural foods like Aloe Vera and Cactus. Are these considered vegetables?**

**Answer:** *Cultural foods used as vegetables may be purchased with fruit and vegetable benefits. If grown by the authorized farmer, cultural foods may be purchased with FMNP checks.*

**Can customers purchase pumpkins with a FMNP check or fruit and vegetable benefit?**

**Answer:** *A pumpkin is a fruit and can be purchased with FMNP checks or FVBs. However, customers cannot use their FMNP or FVB to pay for painted or decorated pumpkins.*

# Who to Call If You Need Assistance

## Questions regarding WIC Fruit and Vegetable Benefits (FVBs):

Terri Buckler, WIC Farmers' Market Administrator  
Maryland WIC Program  
410-767-5722  
[Terri.Buckler@Maryland.gov](mailto:Terri.Buckler@Maryland.gov)

## FMNP or SFMNP check questions:

Weida Stoecker, FMNP Administrator  
Maryland Department of Agriculture  
410-841-5776  
[Weida.stoecker@maryland.gov](mailto:Weida.stoecker@maryland.gov)

## eWIC Equipment:

Solutran  
866-730-7746  
[ebtservices@solutran.com](mailto:ebtservices@solutran.com)

## Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



[illegible]

## Notes

[illegible]





Larry Hogan, Governor  
Boyd Rutherford, Lt. Governor

Maryland Department of Health  
Robert R. Neall, Secretary

Maryland WIC Program  
201 W. Preston Street  
Baltimore, MD 21201  
1-800-242-4WIC  
[www.mdwic.org](http://www.mdwic.org)

Maryland Department of Agriculture  
Joseph Bartenfelder, Secretary

Maryland Department of Agriculture  
50 Harry S. Truman Parkway  
Annapolis, MD 21401  
1-800-492-5590  
[www.mda.maryland.gov](http://www.mda.maryland.gov)

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If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html) , or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at [program.intake@usda.gov](mailto:program.intake@usda.gov).

Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800)877-8339; or (800)845-6136 (Spanish).

USDA is an equal opportunity provider and employer.